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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/990,842

Conf. No.: 2704

Filing Date: 11/21/2001

Art Unit: 3639

Applicant: Moskowitz et al.

Examiner: Nelson, F.A.

Title: SECURE METHOD AND SYSTEM FOR
DETERMINING CHARGES AND ASSURING
PRIVACYDocket No.: CHA920010021US1
(IBMC-0038)

COMMISSIONER FOR PATENTS

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Transmitted herewith is:

Amendment in 13 pages

in the above identified application.

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AND ASSURING PRIVACY**

Mail Stop Amendment
Commissioner For Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENTIntroductory Comments

Dear Sir:

This paper is being filed in response to the Office Action dated 8/25/05.

Reconsideration and allowance are respectfully requested in view of the following
amendments and remarks.

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